

**Information to identify the case:**

Debtor 1	<b>James Patrick Doyle</b>	Social Security number or ITIN	<b>xxx-xx-8812</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Utah		Date case filed for chapter 11: <b>8/19/20</b>	
Case number: <b>20-25049 WTT</b>			

**Official Form 309E1 (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

02/20

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Patrick Doyle	
2. All other names used in the last 8 years		
3. Address	P.O. Box 343 Springdale, UT 84767	
4. Debtor's attorney Name and address	Jeremy C. Sink Kirtan McConkie 36 S. State Street, Suite 1900 Salt Lake City, UT 84111	Contact phone 801-239-3157  Email <a href="mailto:jsink@kmclaw.com">jsink@kmclaw.com</a>
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	350 South Main #301 Salt Lake City, UT 84101	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone (801) 524-6687  Date: 8/21/20

**For more information, see page 2 >**

Debtor **James Patrick Doyle**

Case number **20-25049**

<p><b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>September 23, 2020 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: <b>Dial: (877) 954-8330 Ten Min Before Mtg, Participant code: 6853301, By Teleconference (See Attached Notice for Instructions)</b></p>
<p><b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b>  <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> </p>	<p>First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  <b>Filing deadline for dischargeability complaints: 11/23/20</b></p>
	<p><b>Deadline for filing proof of claim:</b>  <b>For all creditors (except a governmental unit): 12/22/20</b>  <b>For a governmental unit: 2/16/21</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless:  <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>8. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>9. Filing a Chapter 11 bankruptcy case</b></p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.</p>	
<p><b>10. Discharge of debts</b></p>	<p>Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.</p>	
<p><b>11. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.</p>	

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- o You must use a touch-tone phone.
  - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
  - o Use a landline phone and not a cell phone, if possible.
  - o Do not use the speaker phone function.
  - o Make the call from a quiet area where there is as little background noise as possible.
  - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - o When speaking, identify yourself.
  - o Do not put the phone on hold at any time after the call is connected.
  - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - o Once your meeting of creditors is finished, hang up.
  - o If you become disconnected before your meeting of creditors is finished, call back.
  - o If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
  - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
  - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
  - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of UtahIn re:  
James Patrick Doyle  
DebtorCase No. 20-25049-WTT  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 1088-4

User: fsl  
Form ID: 309E1Page 1 of 1  
Total Noticed: 11

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db  
 11691257 +James Patrick Doyle, P.O. Box 343, Springdale, UT 84767-0343  
 11691258 +Allen Freemyer, 632 Independence Avenue, SE, Washington, DC 20003-1250  
 11691258 +Francoise Brito, 3101 New Mexico Avenue, NW, Suite 538, Washington, DC 20016-5906  
 11691259 +KDB Finance, c/o David Shein, 6720 n. Scottsdale Road, Paradise Valley, AZ 85253-4400  
 11691260 +KDB Finance, c/o David Hunter, 444 East Tabernacle, Bldg B, Suite 201,  
 Saint George, UT 84770-3270  
 11691261 Kent hendrick, 875 South River Road, Washington, UT 84780  
 11691262 +Marzulla Law, 1150 Connecticut Avenue, NW, Suite 1050, Washington, DC 20036-4162  
 11691263 +Ray Ebert, 780 Westfield Road, Toquerville, UT 84774-5022  
 11691264 +Rock Canyon Resources, 55 South 300 West, Suite 3, Hurricane, UT 84737-2054  
 11691265 +Shein Phanse Adkins, fbo KDB Finance, 6720 North Scottsdale Road, Suite 261,  
 Paradise Valley, AZ 85253-4468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: jsink@kmclaw.com Aug 22 2020 02:42:02 Jeremy C. Sink, Kirton McConkie,  
 36 S. State Street, Suite 1900, Salt Lake City, UT 84111

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Jeremy C. Sink on behalf of Debtor James Patrick Doyle jsink@kmclaw.com, mbridges@kmclaw.com  
 Laurie A. Cayton tr on behalf of U.S. Trustee United States Trustee laurie.cayton@usdoj.gov,  
 James.Gee@usdoj.gov;Lindsey.Huston@usdoj.gov;Rinehart.Peshell@usdoj.gov  
 Melinda Willden tr on behalf of U.S. Trustee United States Trustee melinda.willden@usdoj.gov,  
 Lindsey.Huston@usdoj.gov;James.Gee@usdoj.gov;Rinehart.Peshell@usdoj.gov  
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4